CHALLENGE: Apple FCU needed to find the right partner to upgrade their existing issuance solution so it could differentiate itself in the marketplace and continue to provide the exceptional service its members have come to expect.

SOLUTION: An instant issuance strategy featuring Datacard® CardWizard® instant issuance software and Datacard® CR500™ instant issuance systems.

RESULTS: A high increase in member satisfaction and reliance on instant card issuance as a necessary in-branch benefit.

CUSTOMER PROFILE
Since 1956, Apple Federal Credit Union has been serving Northern Virginia as a not-for-profit, member-owned financial cooperative. Originally founded by a group of local teachers, Apple FCU is focused on providing its members, who each own an equal share of the credit union, with services and products that meet their specific needs. It offers a wide range of products and services to its customers — personal and business banking, investment services and insurance products — as well as exclusive offerings for teachers and student-specific products and services to help teach the value of saving, earning and investing.

INSTANT ISSUANCE DIFFERENTIATES CREDIT UNION AND ELEVATES SERVICE
“Member service is our priority and with our instant issuance program, we have raised our service levels exponentially. Our goal at Apple FCU is to make all interactions with our credit union streamlined, innovative and easy for our members—partnering with Entrust Datacard has allow us to do just that.”

“We needed a solution that was EMV ready, simple to integrate and cost effective. Entrust Datacard’s instant issuance program perfectly fit our need, and we’ve continued to build a mutually successful partnership.”

– Dana Blanton
Debit Card Services Manager

PREMIER BANKING EXPERIENCE
Today, most financial institutions realize that leveraging a customer-centric approach and delivering a consistent, personalized experience is critical to being competitive in the marketplace. Apple FCU is a prime example of this type of member-centric approach. The credit union’s core values are based on offering competitive financial solutions with dedicated personal service. Its goal is to offer a premier banking experience to every one of its members.

In 2014, Apple FCU realized it needed to update its instant issuance offering with a partner that offered reliable support, experience with EMV migration and competitive costs. Instant issuance was an opportunity for the credit union to further enhance its members’ experience — allowing them to instantly replace a card lost to fraud or take home a card issued on the spot for a new account.

RAISING MEMBER EXPECTATIONS
Apple FCU members have come to expect their cards instantly — and now rely on this offering as an important benefit of membership. Card applications have steadily increased since implementing the instant issuance program. In-branch customer service representatives appreciate the program, too — the printers and software are user-friendly and can be used seamlessly in member interaction.

Thanks to instant issuance, the credit union is also able to provide more in-branch offerings than ever before. Student checking account cards, as well as other card products, are easily accessible to their members.

Apple FCU has continued its tradition of exceptional customer service by ensuring that their members have instant access to a new or lost card. With this dependable and convenient service, Apple FCU delivers the premier banking experience its members have come to expect.

Featured Products
• Datacard® CardWizard® issuance software, which links to the bank’s back office system and records card issuance data and personalization instantly.
• The Datacard® CR500™ instant issuance system — integrated with Datacard® CardWizard® issuance software — delivers consistency, reliability and security while issuing ready-to-use, flat financial cards on-demand.

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